Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 1 of 41

United States Bankruptcy Court Northern District of Illinois						Voluntary	Petition			
Name of Debtor (if individual Crivens, Algie L. III	l, enter Last, First,	Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the a maiden, and		in the last 8 years ):		
Last four digits of Soc. Sec. or (if more than one, state all)	· Individual-Taxpa	yer I.D. (IT	ΓΙΝ) No./0	Complete E	IN Last for	our digits o	f Soc. Sec. or state all)	r Individual-	Taxpayer I.D. (ITIN) No	o./Complete EIN
xxx-xx-2548 Street Address of Debtor (No. and Street, City, and State): 404 Luella Calumet City, IL					Address of	f Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code	
Country of Decidence on of the	Daine in al Diece of	C D		ZIP Code <b>60409</b>		f D: 1-		Data dis al DI	ace of Business:	Zir code
County of Residence or of the <b>Cook</b>	Principal Place of	Business:			Count	y of Reside	ence or or the	Principal Pia	ace of Business:	
Mailing Address of Debtor (if	different from stre	eet address)	):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from street address):	
			г	ZIP Code						ZIP Code
Location of Principal Assets o (if different from street address					<b>I</b>					
Type of Debte (Form of Organiza (Check one box  Individual (includes Joint I See Exhibit D on page 2 of Corporation (includes LLC) Partnership	tion)  Comparison  Comparison	☐ Single in 11 ☐ Railro ☐ Stock ☐ Comn ☐ Cleari	(Check h Care Bu e Asset Re U.S.C. § I bad broker nodity Bro ing Bank	eal Estate as 101 (51B)		☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐	the 1 ter 7 ter 9 ter 11 ter 12	Petition is Fi	totcy Code Under Whice Iled (Check one box)  hapter 15 Petition for R a Foreign Main Proceed hapter 15 Petition for R a Foreign Nonmain Proceed hapter 15 Petition for R	ecognition eding ecognition
Other (If debtor is not one of check this box and state type of		☐ Debto under	Tax-Exe (Check box or is a tax- Title 26 o	mpt Entity , if applicable exempt org of the Unite	e) anization d States	defined "incuri	are primarily co d in 11 U.S.C. { red by an indivi onal, family, or	(Check onsumer debts, § 101(8) as idual primarily	busine for	are primarily ess debts.
Filing Fee attached  Filing Fee to be paid in ins attach signed application for is unable to pay fee except  Filing Fee waiver requeste attach signed application for	or the court's constant in installments. R	ble to individeration could be 1006(b	ertifying tl ). See Offic lividuals o	hat the debt cial Form 3A only). Must	cor Check	Debtor is if: Debtor's to insider all applica A plan is Acceptane	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto necontingent l ) are less than ith this petiti n were solici	s defined in 11 U.S.C. § or as defined in 11 U.S. iquidated debts (exclud a \$2,190,000.	C. § 101(51D). ing debts owed e or more
Statistical/Administrative In  Debtor estimates that funds Debtor estimates that, after there will be no funds avai	s will be available any exempt prope	erty is excl	uded and	administrat		es paid,		THIS	S SPACE IS FOR COURT	USE ONLY
Estimated Number of Creditor	□ I 200-	1,000-	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	001 to \$500,001 S 000 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	001 to \$500,001 S 000 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 2 of 41

B1 (Official Fori	n 1)(1/08)	<u> </u>	Page 2
Voluntary	Petition	Name of Debtor(s): Crivens, Algie L. III	
(This page mus	st be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Last		,
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	nding Bankruptcy Case Filed by any Spouse, Partner, or		
Name of Debto	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts.)
forms 10K ar pursuant to S and is reques	deted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United S	er named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, tates Code, and have explained the relief available of the certify that I delivered to the debtor the notice
D Exmon	A is attached and made a part of this perinon.	Signature of Attorney for Bennett A. Kahn, F	Debtor(s) (Date)
	FL	ibit C	
Dogo the debt-	r own or have possession of any property that poses or is alleged to	· · ·	entifiable harm to nublic health or cofety?
		pose a uneat of infinitent and id	entifiable narm to public nearm of safety?
■ No.	Exhibit C is attached and made a part of this petition.		
	<del></del>	ibit D	
i `	eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	-	attach a separate Exhibit D.)
If this is a join	•	a part of this pention.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petitio	n.
	Information Regardin (Check any ap	-	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or princi	
	There is a bankruptcy case concerning debtor's affiliate, go	- ,	· ·
	Debtor is a debtor in a foreign proceeding and has its prine this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a	defendant in an action or
	Certification by a Debtor Who Reside (Check all app		Property
_	Landlord has a judgment against the debtor for possession	•	checked, complete the following.)
	(Name of landlord that obtained judgment)	<del></del>	!
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the judg	ment for possession was entered, and
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would be	come due during the 30-day period
1 -	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. §	362(l)).

title 11 and the Federal Rules of Bankruptcy Procedure may result in

fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Title of Authorized Individual

Date

Page 3 of 41

#### Document B1 (Official Form 1)(1/08) Page 3 Name of Debtor(s): **Voluntary Petition** Crivens, Algie L. III (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign [If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief ☐ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. Falgie CWC TH Signature of Debtor Algie L. Crivens, III Signature of Foreign Representative Printed Name of Foreign Representative Signature of Joint Debtor Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition Date preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document Signature of Attorney\* and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Bennett A. Kahn, Rae Kaplan Official Form 19 is attached. Printed Name of Attorney for Debtor(s) Law Offices of Melvin J. Kaplan & Associates P.C. Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 55 E. Jackson Blvd. Suite 650 Social-Security number (If the bankrutpcy petition preparer is not Chicago, IL 60604 an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address Email: www.financialrelief.com (312)294-8989 Fax: (312)294-8995 Telephone Number Address Date \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Date Signature of Debtor (Corporation/Partnership) Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above. I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition. Signature of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Printed Name of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of

## Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 4 of 41

B 1D (Official Form 1, Exhibit D) (12/09)

#### United States Bankruptcy Court Northern District of Illinois

In re	Algie L. Crivens, III		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 5 of 41

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	age 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	, ,
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: Algie Curley /// Algie L. grivens, III	
Date: 12/16/09	

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 6 of 41

**B6 Summary (Official Form 6 - Summary) (12/07)** 

## **United States Bankruptcy Court Northern District of Illinois**

In re	Algie L. Crivens, III		Case No.	
_		Debtor		
			Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	159,000.00		
B - Personal Property	Yes	3	8,700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		140,313.73	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		27,386.73	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,449.92
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,443.06
Total Number of Sheets of ALL Schedu	ıles	14			
	T	otal Assets	167,700.00		
			Total Liabilities	167,700.46	

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 7 of 41

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Algie L. Crivens, III		Case No.		
		Debtor			
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,449.92
Average Expenses (from Schedule J, Line 18)	3,443.06
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,397.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		27,386.73
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		27,386.73

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 8 of 41

B6A (Official Form 6A) (12/07)

In re	Algie L. Crivens, III	Case No.	
-		Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

single family home located at 404 Luella in Calumet City, IL	sole owner	-	159,000.00	140,313.73
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **159,000.00** (Total of this page)

Total > **159,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 9 of 41

B6B (Official Form 6B) (12/07)

In re	Algie L. Crivens, III		Case No.	
_		Debtor		

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	chec	king account at Bank Financial	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	misc good	ellaneous household furniture, furnishings, ls & appliances	-	900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	nece	ssary wearing apparel	-	800.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	life ir	nsurance policy through Primeamerica	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > <b>1,700.00</b>

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 10 of 41

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Algie L. Crivens, III	Case No.	
		,	

Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	p	ension plan through work	-	5,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	а	inticipated 2009 federal tax refund	-	2,000.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>7,000.00</b>
			C	Total of this page)	•

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 11 of 41

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Algie L. Crivens, III	Case No
_		,

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Х			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 8,700.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 12 of 41

B6C (Official Form 6C) (12/07)

In re	Algie L. Crivens, III		Case No	
		D 1.	<del>_</del> /	

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property single family home located at 404 Luella in Calumet City, IL	735 ILCS 5/12-901	15,000.00	159,000.00
<u>Household Goods and Furnishings</u> miscellaneous household furniture, furnishings, goods & appliances	735 ILCS 5/12-1001(b)	900.00	900.00
Wearing Apparel necessary wearing apparel	735 ILCS 5/12-1001(a)	800.00	800.00
Interests in Insurance Policies life insurance policy through Primeamerica	215 ILCS 5/238	100%	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of pension plan through work	or Profit Sharing Plans 735 ILCS 5/12-704	5,000.00	5,000.00
Other Liquidated Debts Owing Debtor Including Ta anticipated 2009 federal tax refund	<u>x Refund</u> 735 ILCS 5/12-1001(b)	2,000.00	2,000.00

Total: 23,700.00 167,700.00

Case 09-47582 Doc 1 Filed **EXEMPTION SOLUTION** 17:53:17 Desc Main Each Debtor exempts from the property of the solution property, although it should be noted that each debtor may not have property, or equity in property, sufficient to exhaust the following allowable State Exemptions:

	Residence or homestead of individual, includes farm	\$15.000	*735	ILCS 5/12-901
a.	lot & buildings, condominiums, personal property or cooperative. Can be owned or leased.	(includes proceeds of Sale for 1 yr: 5/12-906)	, 65	
b.	Necessary wearing apparel, Bible, school book family pictures and prescribed health aids of debtor & depender	100% nts	735	ILCS 5/12-1001 (a), (e)
c.	Any personal property of debtor	\$4,000	735	ILCS 5/12-1001(b)
d.	One motor vehicle	\$2,400	735	ILCS 5/12-1001(c)
e.	Implements, books, and tools of trade	\$1,500	735	ILCS 5/12-1001(d)
f.	Proceeds and cash value of life insurance policies and annuity contracts payable to dependents of insured.	100%	735	ILCS 5/12-1001(f)
g.	Social Security benefits, unemployment compensation benefits, public assistance benefits, Veteran's benefits and disability and illness benefits.	100%	735	ILCS 5/12-1001(g) (1), (2) (3)
h.	Alimony, support or separate maintenance	Amount reasonably necessary to support debtor and dependents	735	ILCS 5/12-1001(g) (4)
i.	Pension and retirement benefits	100%	735	ILCS 5/12-1006(a)-(d)
j.	Crime victim's reparation law awards	100%	735	ILCS 5/12-1001(h)(1)
k.	Wrongful death payments resulting from death of person of whom debtor was dependent	Amount reasonably necessary to support debtor and dependents	735	ILCS 5/12-1001(h) (2)
1.	Life insurance payments from policy insuring person of whom debtor was a dependent	Amount reasonably necessary to support debtor and dependents	735	ILCS 5/12-1001(h)(3)
m.	Payments on account of bodily injury of debtor or person of whom debtor was a dependent	\$15,000	735	ILCS 5/12-1001(h) (4)

NOTE: Proceeds from sale of exempt personal property are also exempt. Non-exempt property converted into exempt property in fraud of creditors is not exempt. Property acquired within 6 months of the filing of bankruptcy is presumed to have been acquired in contemplation of bankruptcy. The exemptions in 735 ILCS 5/12-1001(h) extend for 2 years after the debtor's right to receive the payments accrues and, as to property traceable therefrom, for 5 years after accrual. See 735 ILCS 5/12-1001.

n.	Specific partnership property	100% of partner's interest	805	ILCS	205/25
0.	Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)	85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVER IS GREATER	735	ILCS	5/12-803
p.	Proceeds & cash value of life or endowment insurance policy or annuity contract payable to insured spouse or dependent	100% (applies against creditors of insured)	215	ILCS	5 5/238
q.	Fraternal Benefit Society benefits	100%	215	ILCS	5/299.19
r.	Workmen's Compensation benefits	100%	820	ILCS	305/21
S.	Unemployment compensation benefits	100% (support claims excepted)	820	ILCS	405/1300
t.	Public Welfare benefits	100%	305	ILCS	5/11-3
u.	Property held in trust for debtor	100%	735	ILCS	5 5/2-1403
٧.	Wage garnishment	100%	735	ILCS	5/12-803 5/12-1001(b) 5/12-704
w.	Income earned or funds in possession of Chapter 13 trustee in event of conversion from Chapter 13 or dismissal of existing Chapter 13	e, 100%	735	ILCS	5/12/803
x.	Tax refund	100%	735	ILCS	5/12-1001(b)
y.	Residence held in tenancy by entireties	100%	735	ILCS	5/12-1112

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Page 14 of 41 Document

B6D (Official Form 6D) (12/07)

In re	Algie L. Crivens, III		Case No.	
-		Debtor		

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. 42922891xxxx  Chase Home Equity Line P.O. Box 24714 Columbus, OH 43224	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  home equity loan  single family home located at 404 Luella in Calumet City, IL	COZH-ZGEZH	DZLLQDLDAFED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			Value \$ 159,000.00				10,041.00	0.00
Account No. 1144576608			first mortgage					
Chase Home Finance LLC Mail Code OH4-7348 3415 Vision Drive Columbus, OH 43219-6009		-	single family home located at 404 Luella in Calumet City, IL					
			Value \$ 159,000.00				130,272.73	0.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubt nis p			140,313.73	0.00
			(Report on Summary of Sc		ota ule		140,313.73	0.00

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Page 15 of 41 Document

B6E (Official Form 6E) (12/07)

•				
In re	Algie L. Crivens, III		Case No.	
-		Debtor	·	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ■ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 16 of 41

B6F (Official Form 6F) (12/07)

In re	Algie L. Crivens, III	Case No.	
_		Debtor	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it decice has no electron instanting and			and to report on this periodic 11			_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	N	Z Q ⊃ _	DISPUTED		AMOUNT OF CLAIM
Account No.				Ť	TED		ſ	
AT&T Cable Serv. P.O. Box 173885 Denver, CO 80217-3885		_			D			250.00
Account No. 260519997xxxx				П				
Bally's Total Fitness 12440 E. Imperial Hwy. Ste. 300 Norwalk, CA 90650		_						736.00
Account No. <b>48623625xxxx</b>		t		П		H	†	
Capital One Bank* P.O. Box 30285 Salt Lake City, UT 84130-0285		-						
								6,000.00
Account No.  Portfolio Recovery Associates, LLC* P.O. Box 12914 Norfolk, VA 23541			Representing: Capital One Bank*					Notice Only
2 continuation sheets attached			(Total of t	Subt				6,986.00

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 17 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Algie L. Crivens, III	Case No.	
-		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1 -				_			
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	;	0	U N	D   I	i
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		N G	UNLLQULDA	D I S P U T E D	AMOUNT OF CLAIM
Account No. 426684110658xxxx					Т	D A T E	Ī	
Chase Cardmember Services P.O. Box 15298 Wilmington, DE 19850-5298		-				D		5,000.00
Account No.	1		Parking Ticket(s)					
City of Chicago Dept. of Revenue* Bureau of Parking-Bankruptcy 333 S. State St., Ste. 540 Chicago, IL 60604-3977		-						
Account No.	+				_	4		344.00
City of Chicago Dept. of Revenue* P.O. Box 88291 Chicago, IL 60680-1291			Representing: City of Chicago Dept. of Revenue*					Notice Only
Account No.	$^{\dagger}$					$\forall$		
Secretary of State Driver Services 2710 S. Dirksen Parkway Springfield, IL 62723			Representing: City of Chicago Dept. of Revenue*					Notice Only
Account No.	$\dagger$		car deficiency	$\dashv$	1	$\dashv$		
Ford Credit* National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901		  -						
								9,383.73
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total			otal oage	;)	14,727.73

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 18 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Algie L. Crivens, III	Case No	
_		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.6	1		1.	1	1-	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CON	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E N	Q U	ISPUTED	AMOUNT OF CLAIM
Account No.				Т	T E		
Freedman, Anselmo, et al 1807 W. Diehl Rd. P.O. Box 3107 Naperville, IL 60566			Representing: Ford Credit*		D		Notice Only
Account No. <b>60346202xxxx</b>							
GEMB* Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076		-					
							5,473.00
Account No. <b>0401804455</b>	ļ						
Wow Cable P.O. Box 118288 Carrollton, TX 75007		-					
Account No.				-			200.00
Credit Management P.O. Box 118288 Carrollton, TX 75011-8288			Representing: Wow Cable				Notice Only
Account No.							
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u>.                                    </u>		(Total of	Sub this			5,673.00
			(Report on Summary of S	-	Γot	al	27,386.73

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 19 of 41

B6G (Official Form 6G) (12/07)

In re	Algie L. Crivens, III	Case No	
-			
		Debtor	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 20 of 41

B6H (Official Form 6H) (12/07)

In re	Algie L. Crivens, III	Case No
-		Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

## Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 21 of 41

**B6I (Official Form 6I) (12/07)** 

In re	Algie L. Crivens, III		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

D.L. I.M. 't I.C. t	DEDENDENTS (	F DEBTOR AND SI	DOLICE		
Debtor's Marital Status:	RELATIONSHIP(S):	AGE(S):	TOUSE		
Single	Son	7			
<b>Employment:</b>	DEBTOR	l .	SPOUSE		
	mployment Service				
	linois Dept. of Employment Securities				
	years				
1 3	3 S. State Chicago, IL				
	rojected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and c	commissions (Prorate if not paid monthly)	\$ _	4,397.00	\$	N/A
2. Estimate monthly overtime		\$ _	0.00	\$	N/A
3. SUBTOTAL		\$_	4,397.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS					
<ul> <li>a. Payroll taxes and social secur</li> </ul>	ity	\$_	947.08	\$	N/A
b. Insurance		\$ <u>_</u>	0.00	\$	N/A
c. Union dues		\$_	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$_	947.08	\$	N/A
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$_	3,449.92	\$	N/A
7. Regular income from operation of	business or profession or farm (Attach detailed state	ment) \$_	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$ _	0.00	\$	N/A
dependents listed above	payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	N/A
11. Social security or government ass	istance	Φ.	0.00	Ф	NI/A
(Specify):		\$ _	0.00	\$	N/A
12 Di		\$_	0.00	» —	N/A N/A
<ul><li>12. Pension or retirement income</li><li>13. Other monthly income</li></ul>		Φ_	0.00	» —	N/A
(0 .0)		•	0.00	\$	N/A
(Specify).		\$ \$	0.00	\$ <del></del>	N/A
-			<u> </u>		
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$_	0.00	\$	N/A
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$_	3,449.92	\$	N/A
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line	15)	\$	3,449.9	2

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 22 of 41

B6J (Official Form 6J) (12/07)

In re	Algie L. Crivens, III		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,533.06
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	40.00
c. Telephone	\$	100.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	450.00
5. Clothing	\$	90.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	30.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	95.00
10. Charitable contributions	\$	75.00
11. Insurance (not deducted from wages or included in home mortgage payments)	'	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other See Detailed Expense Attachment	\$	380.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,443.06
<ul><li>19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:</li><li>20. STATEMENT OF MONTHLY NET INCOME</li></ul>	-	
a. Average monthly income from Line 15 of Schedule I	\$	3,449.92
b. Average monthly expenses from Line 18 above	\$	3,443.06
c. Monthly net income (a. minus b.)	\$	6.86

Filed 12/16/09	Entered 12/16/09 17:53:17	Desc Main
Document	Page 23 of 41	
		L Filed 12/16/09 Entered 12/16/09 17:53:17 Document Page 23 of 41

B6J (Official Form 6J) (12/07)
In re Algie L. Crivens, III

Case No.

Debtor(s)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

**Detailed Expense Attachment** 

### **Other Installment Payments:**

child care	\$	300.00
personal grooming	<u> </u>	30.00
work lunches	\$	50.00
Total Other Installment Payments	\$	380.00

Case 09-47582 Doc 1

Document

Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Page 24 of 41

B6 Declaration (Official Form 6 - Declaration). (12/07)

# United States Bankruptcy Court Northern District of Illinois

In re	Algie L. Crivens, III		Case No.	
		Debtor(s)	Chapter	7

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury sheets, and that they are true and correct to	that I have read the foregoing summary and schedules, consisting of
Date _	12/16/09	Signature Algie L. Zivens, III Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 25 of 41

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

In re	Algie L. Crivens, III		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$49,326.00 2009 year to date income \$43,771.00 2008 income \$43,000.00 2007 income

#### 2. Income other than from employment or operation of business

None

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

•

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF
PAYMENTS
AMOUNT STILL
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit

budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

2

#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Ford Credit\* **National Bankruptcy Service Center** P.O. Box 537901 Livonia, MI 48153-7901

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN 2/09

DESCRIPTION AND VALUE OF **PROPERTY** 2004 Ford Expedition repossessed

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

3

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 28 of 41

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Law Offices of Melvin J. Kaplan & Associ 55 E. Jackson Blvd. Suite 650 Chicago, IL 60604

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

\$600.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor

occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable

or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL
SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT
DOCKET NUMBER
STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

ADDRESS (ITIN)/ COMPLETE EIN

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

7

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

Software Copyright (c) 1996-2009 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

Best Case Bankruptcy

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 32 of 41

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	they are true and correct.		in the foregoing statement of financial affairs and any attachments thereto
Date _	12/16/09	Signature	Algie L. Crivens, III Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

8

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 33 of 41

B8 (Form 8) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

		Not thet it Dis	trict or minors			
In re	Algie L. Crivens, III			Case No.		
_	,	Γ	Debtor(s)	Chapter	7	
	CHAPTER 7 IND	OIVIDUAL DEBTO	R'S STATEMENT	OF INTEN	TION	
	<b>A</b> - Debts secured by property of property of the estate. Attach ad			ed for <b>EAC</b> I	H debt which is	secured by
Property	• •					
	r's Name: dome Equity Line		Describe Property So single family home lo			et City, IL
Property	will be (check one):					
	urrendered	■ Retained				
	ing the property, I intend to (check a Redeem the property	at least one):				
	Reaffirm the debt			0/0.		
Ц	Other. Explain	(for example, avo	id lien using 11 U.S.C.	§ 522(f)).		
Property	is (check one):					
	Claimed as Exempt		☐ Not claimed as exe	mpt		
			•			
Property	No. 2					
	r's Name: dome Finance LLC		Describe Property So single family home lo			et City, IL
Property	will be (check one):					
	urrendered	■ Retained				
	ing the property, I intend to (check a	at least one):				
	Reaffirm the debt					
	Other. Explain	(for example, avo	id lien using 11 U.S.C.	§ 522(f)).		
Property	is (check one):					
	Claimed as Exempt		☐ Not claimed as exe	mpt		
	- Personal property subject to unexplicational pages if necessary.)	pired leases. (All three	columns of Part B mus	st be complete	ed for each unexpir	red lease.
Property	No. 1					
Lessor's	Name:	Describe Leased Pro	perty:	Lease will be	e Assumed pursuar	nt to 11

-NONE-

U.S.C. § 365(p)(2):
☐ YES ☐

□ NO

Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Case 09-47582 Doc 1 Document Page 34 of 41

B8 (Form 8) (12/08)

Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Signature  $\int$ 

Algie L. Grivens, III

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 35 of 41

### United States Bankruptcy Court Northern District of Illinois

		11011	nein District of Immois			
In re	Algie L. Crivens, I	<u>III                                  </u>	Debtor(s)	Case No. Chapter	7	
			(,	•		
	DISCL	OSURE OF COMPEN	SATION OF ATTOR	NEY FOR DE	BTOR(S)	
	compensation paid to me	§ 329(a) and Bankruptcy Rule within one year before the filin the debtor(s) in contemplation o	g of the petition in bankruptcy,	or agreed to be pai	d to me, for service	debtor and that ees rendered or to
	For legal services, I	have agreed to accept		<b>\$</b>	1,700.00	
	Prior to the filing of	f this statement I have received		\$	301.00	
	Balance Due			\$	1,399.00	
2.	\$ 299.00 of the filing	ng fee has been paid.				
3.	The source of the compe	nsation paid to me was:				
	■ Debtor □	Other (specify):				
4.	The source of compensat	tion to be paid to me is:				
	■ Debtor □	Other (specify):				
5.	■ I have not agreed to	share the above-disclosed compe	ensation with any other person u	unless they are mem	bers and associate	s of my law firm.
	☐ I have agreed to shar copy of the agreement	re the above-disclosed compensa nt, together with a list of the nan	ation with a person or persons we nes of the people sharing in the	ho are not members compensation is attraction	s or associates of nached.	ny law firm. A
6.	In return for the above-o	disclosed fee, I have agreed to re	nder legal service for all aspects	of the bankruptcy	case, including:	
	<ul> <li>b. Preparation and filing</li> <li>c. Representation of the</li> <li>d. [Other provisions as</li> </ul>	or's financial situation, and rende g of any petition, schedules, state e debtor at the meeting of credito needed] with secured creditors for 11 USC 522(f)(2)(A) for avoid	ement of affairs and plan which ors and confirmation hearing, an reaffirmations: exemption	may be required; d any adjourned he planning; prepar	arings thereof;	
7.	Padametions	lebtor(s), the above-disclosed fee s under 11 U.S.C. 722, repre relief from stay actions, any	sentation of the debtors in	anv dischargeal	bility actions, ju	dicial lien stay violations.
			CERTIFICATION			
this	bankruptcy proceeding.	ng is a complete statement of any	Bennett A. Kahn, Law Offices of M 55 E. Jackson Bl Suite 650	Rae Kaplan elvin J. Kaplan & vd.		
			Chicago, IL 6060- (312)294-8989 Fa		5	
L			www.financialrel			

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

## Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 37 of 41

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Entered 12/16/09 17:53:17 Desc Main Case 09-47582 Doc 1 Filed 12/16/09 Page 38 of 41 Document

B 201B (Form 201B) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Algie L. Crivens, III		Case No.	7
		Debtor(s)	Chapter	
	CERTIFICATION OF NO UNDER § 342(b) Ol	TICE TO CONS	UMER DEBTOI PTCY CODE	R(S)
ittache	Certification of [Non-Att I, the [non-attorney] bankruptcy petition preparer sid notice, as required by § 342(b) of the Bankruptcy C	gning the debtor's pet	y <b>Petition Prepare</b> ition, hereby certify th	r nat I delivered to the debtor this
Printed Prepar Addre			petition prepar the Social Secu principal, resp	y number (If the bankruptcy rer is not an individual, state urity number of the officer, onsible person, or partner of petition preparer.) (Required § 110.)
princi	ture of Bankruptcy Petition Preparer or officer, pal, responsible person, or partner whose I Security number is provided above.			
	Cert	ification of Debtor		11 C 242(1) - Eth - Doubenmeter
Code.	I (We), the debtor(s), affirm that I (we) have receive	red and read the attach	. 0	by § 342(b) of the Bankrupicy
	L. Crivens, III	X VOC	of Debtor	Date
	ed Name(s) of Debtor(s)	Signary.	0120000	
Printe		X		

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 09-47582 Doc 1 Filed 12/16/09 Entered 12/16/09 17:53:17 Desc Main Document Page 39 of 41

## United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Algie L. Crivens, III	Debtor(s)	Case No. Chapter 7	
	VERI	FICATION OF CREDITOR N	<b>MATRIX</b>	
		Number o	f Creditors:	15
	The above-named Debtor(s) he (our) knowledge.	reby verifies that the list of cred	itors is true and correct to	o the best of my
Date:	12116/09	Algie L. Crivens, III Signature of Debtor	men 14	

AT&T Cable Serv. P.O. Box 173885 Denver, CO 80217-3885

Bally's Total Fitness 12440 E. Imperial Hwy. Ste. 300 Norwalk, CA 90650

Capital One Bank\*
P.O. Box 30285
Salt Lake City, UT 84130-0285

Chase Cardmember Services P.O. Box 15298 Wilmington, DE 19850-5298

Chase Home Equity Line P.O. Box 24714 Columbus, OH 43224

Chase Home Finance LLC Mail Code OH4-7348 3415 Vision Drive Columbus, OH 43219-6009

City of Chicago Dept. of Revenue\* Bureau of Parking-Bankruptcy 333 S. State St., Ste. 540 Chicago, IL 60604-3977

City of Chicago Dept. of Revenue\* P.O. Box 88291 Chicago, IL 60680-1291

Credit Management
P.O. Box 118288
Carrollton, TX 75011-8288

Ford Credit\*
National Bankruptcy Service Center
P.O. Box 537901
Livonia, MI 48153-7901

Freedman, Anselmo, et al 1807 W. Diehl Rd. P.O. Box 3107 Naperville, IL 60566

GEMB\*

Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076

Portfolio Recovery Associates, LLC\* P.O. Box 12914 Norfolk, VA 23541

Secretary of State Driver Services 2710 S. Dirksen Parkway Springfield, IL 62723

Wow Cable P.O. Box 118288 Carrollton, TX 75007